

Form 186 – ntc13plnprior

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 21-16227-CMG
Chapter: 13
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michael A. Curcio
12 Roberts Drive
Neptune, NJ 07753

Debra A. Curcio
aka Debbie Curcio
12 Roberts Drive
Neptune, NJ 07753

Social Security No.:
xxx-xx-1413

xxx-xx-5612

Employer's Tax I.D. No.:

**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on October 30, 2021 and a confirmation hearing on such Plan has been scheduled for March 2, 2022.

The debtor filed a Modified Plan on February 24, 2022 and a confirmation hearing on the Modified Plan is scheduled for April 6, 2022 at 10:00am. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: February 24, 2022
JAN: pbf

Jeanne Naughton
Clerk

In re:
Michael A. Curcio
Debra A. Curcio
Debtors

Case No. 21-16227-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Feb 24, 2022

User: admin
Form ID: 186

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Total Noticed: 60

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 26, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Michael A. Curcio, Debra A. Curcio, 12 Roberts Drive, Neptune, NJ 07753-3224
519277800	Avant, LLC, PO Box 1429, Carol Stream, IL 60132-1429
519277801	+ Bank of America, N.A., PO Box 31785, Tampa, FL 33631-3785
519312363	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
519284266	++ DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577 address filed with court:, Dell Financial Services, LLC, Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390
519277813	+ FNB Omaha, PO Box 3412, Omaha, NE 68103-0412
519293145	+ First National Bank of Omaha, 1620 Dodge St Stop Code 3129, Omaha Ne 68197-0002
519277817	Nordstrom Card Services, PO Box 100135, Columbia, SC 29202-3135
519324091	+ Nordstrom, INC, Jefferson Capital Systems, LLC Assignee, PO Box 7999, St. Cloud, MN 56302-7999
519277819	+ Prosper Marketplace, 221 Main Street, Suite 300, San Francisco, CA 94105-1909
519277824	+ TD Bank, USA, Target Credit, NCD-0450, PO Box 1470, Minneapolis, MN 55440-1470
519277826	Wells Fargo, PO Box 14525, Des Moines, IA 50306-3525
519289242	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 24 2022 20:32:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 24 2022 20:32:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519280395	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 24 2022 20:35:06	Ally Bank Lease Trust - Assignor to Vehi, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519317366	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 24 2022 20:35:06	Ally Bank Lease Trust c/o AIS Portfolio Services,, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519277798	Email/Text: ally@ebn.phinsolutions.com	Feb 24 2022 20:32:00	Ally Financial, PO Box 380901, Bloomington, MN 55438-0901
519277799	+ Email/PDF: bncnotices@becket-lee.com	Feb 24 2022 20:35:06	American Express, PO Box 981537, El Paso, TX 79998-1537
519299065	Email/PDF: bncnotices@becket-lee.com	Feb 24 2022 20:34:28	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519306776	+ Email/PDF: ebn_ais@aisinfo.com	Feb 24 2022 20:35:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519277802	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 24 2022 20:35:04	Capital One Bank USA, NA, PO Box 30281, Salt Lake City, UT 84130-0281

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519277803	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 24 2022 20:35:04	Capital One Bank USA, NA, WalMart, PO Box 30281, Salt Lake City, UT 84130-0281
519306777	+ Email/PDF: ebn_ais@aisinfo.com	Feb 24 2022 20:45:22	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519323083	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 24 2022 20:45:30	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
519277804	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 24 2022 20:32:00	Comenity, Ann Taylor, PO Box 182273, Columbus, OH 43218-2273
519277805	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 24 2022 20:32:00	Comenity, Boscovs, PO Box 182120, Columbus, OH 43218-2120
519277807	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 24 2022 20:32:00	Comenity, Overstock, PO Box 182120, Columbus, OH 43218-2120
519277808	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 24 2022 20:32:00	Comenity, Pier1, PO Box 659617, San Antonio, TX 78265-9617
519277809	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 24 2022 20:32:00	Comenity, Victoria's Secret, PO Box 182769, Columbus, OH 43218-2769
519277806	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 24 2022 20:32:00	Comenity, New York & Co., PO Box 659728, San Antonio, TX 78265-9728
519277810	+ Email/PDF: DellBKNotifications@resurgent.com	Feb 24 2022 20:35:00	DFS, Webbank, PO Box 81607, Austin, TX 78708-1607
519277811	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 24 2022 20:45:36	DSNB, Macy's, PO Box 8218, Monroe, OH 45050
519277812	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Feb 24 2022 20:35:07	First Premier Bank, Attn: Bankruptcy, PO Box 5524, Sioux Falls, SD 57117-5524
519277814	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Feb 24 2022 20:32:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
519322576	Email/Text: JCAP_BNC_Notices@jcap.com	Feb 24 2022 20:32:00	Jefferson Capital Systems LLC, PO Box 7999, St Cloud MN 56302-9617
519324613	+ Email/Text: PBNCNotifications@peritussservices.com	Feb 24 2022 20:32:00	Kohl's, Peritus Portfolio Services II, LLC, PO BOX 141509, IRVING, TX 75014-1509
519277815	Email/Text: PBNCNotifications@peritussservices.com	Feb 24 2022 20:32:00	Kohls, Capital One, N56 Ridgewood Drive, Menomonee Falls, WI 53051
519463852	Email/PDF: resurgentbknofications@resurgent.com	Feb 24 2022 20:35:01	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519463853	+ Email/PDF: resurgentbknofications@resurgent.com	Feb 24 2022 20:35:00	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587, LVNV Funding LLC, c/o Resurgent Capital Services 29603-0587
519318010	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Feb 24 2022 20:34:58	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
519277816	Email/PDF: ais.midfirst.ebn@aisinfo.com	Feb 24 2022 20:34:56	Midland Mortgage Co, PO Box 268959, Oklahoma City, OK 73126-8959
519277818	+ Email/PDF: cbp@onemainfinancial.com	Feb 24 2022 20:34:58	OneMain Financial, PO Box 1010, Evansville, IN 47706-1010
519282260	+ Email/PDF: cbp@onemainfinancial.com	Feb 24 2022 20:34:32	OneMain Financial, PO Box 3251, Evansville, IN 47731-3251
519326303	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 24 2022 20:35:00	Portfolio Recovery Associates, LLC, c/o AMAZON, POB 41067, Norfolk, VA 23541
519326304	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 24 2022 20:35:07	Portfolio Recovery Associates, LLC, c/o Dress Barn, POB 41067, Norfolk VA 23541

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519326137	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 24 2022 20:35:00	Portfolio Recovery Associates, LLC, c/o Paypal, POB 41067, Norfolk VA 23541
519327124	+ Email/Text: JCAP_BNC_Notices@jcap.com	Feb 24 2022 20:32:00	Premier Bankcard, LLC, Jefferson Capital Systems, LLC Assignee, PO Box 7999, St Cloud, MN. 56302-7999
519327125	+ Email/Text: JCAP_BNC_Notices@jcap.com	Feb 24 2022 20:32:00	Premier Bankcard, LLC, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999
519326508	+ Email/Text: bncemail@w-legal.com	Feb 24 2022 20:32:00	Prosper Marketplace Inc., c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
519322692	Email/Text: bnc-quantum@quantum3group.com	Feb 24 2022 20:32:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
519322691	Email/Text: bnc-quantum@quantum3group.com	Feb 24 2022 20:32:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
519277821	+ Email/PDF: gecsed@recoverycorp.com	Feb 24 2022 20:34:59	Synchrony Bank, Lowes, PO Box 965036, Orlando, FL 32896-5036
519277822	+ Email/PDF: gecsed@recoverycorp.com	Feb 24 2022 20:34:59	Synchrony Bank, Old Navy, PO Box 965036, Orlando, FL 32896-5036
519277820	+ Email/PDF: gecsed@recoverycorp.com	Feb 24 2022 20:34:42	Synchrony Bank, Amazon, PO Box 965036, Orlando, FL 32896-5036
519279489	+ Email/PDF: gecsed@recoverycorp.com	Feb 24 2022 20:34:59	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519277823	+ Email/PDF: gecsed@recoverycorp.com	Feb 24 2022 20:35:07	Synchrony Bank, Pay Pal Credit, PO Box 965036, Orlando, FL 32896-5036
519327950	+ Email/Text: bncemail@w-legal.com	Feb 24 2022 20:32:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
519277825	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 24 2022 20:45:36	The Home Depot, Citibank, PO Box 6497, Sioux Falls, SD 57117-6497
519321773	+ Email/PDF: ebn_ais@aisinfo.com	Feb 24 2022 20:45:22	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 47

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 26, 2022

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 24, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Eric Clayman	on behalf of Joint Debtor Debra A. Curcio mail@jenkinsclayman.com JenkinsClayman@jubileebk.net
Eric Clayman	on behalf of Debtor Michael A. Curcio mail@jenkinsclayman.com JenkinsClayman@jubileebk.net
Jeffrey E. Jenkins	on behalf of Debtor Michael A. Curcio mail@jenkinsclayman.com JenkinsClayman@jubileebk.net
Jeffrey E. Jenkins	on behalf of Joint Debtor Debra A. Curcio mail@jenkinsclayman.com JenkinsClayman@jubileebk.net
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7